# UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF WISCONSIN

In re: James W. Ignatius and Carol A. Ignatius,

Debtors.

Case No. 14-24185 Judge: SVK Chapter 13

### MOTION FOR PERMISSION TO SELL PROPERTY

Debtors, by and through counsel, move the Court for permission to sell property of the bankruptcy estate, and in support of such motion, state to the Court as follows:

- 1. This Court has jurisdiction over this proceeding under 28 U.S.C. § 1334, 11 U.S.C. § 363(b), and Federal Rule of Bankruptcy Procedure 6004.
- 2. Debtors filed a petition for relief under Chapter 13 of the Bankruptcy Code on April 12, 2014.
- 3. At the time the Debtors commenced this case, they were in possession of real estate located at 1000 N. 115th Street, Wauwatosa, WI (the "Property"). Such real estate was encumbered by a first mortgage held by Port Washington State Bank, and a real estate tax lien held by Milwaukee County and the City of Wauwatosa.
- 4. Debtors believe that the Property is worth \$290,000.00, as indicated on their Schedule A. Debtors owe approximately \$319,677.00 to Port Washington State Bank, and approximately \$46,000.00 in real estate taxes, as indicated on their Schedule D. There is no equity in the Property over and above the mortgage and the unpaid real estate taxes.
- 5. American Transmission Company has offered to purchase an Easement on the Property as part of the construction of a high voltage transmission line. Debtors request that the Court grant them permission to grant the Easement.
- 6. The buyer has offered to purchase the Easement for \$17,500.00. Debtors have negotiated the compensation of \$17,500.00 and believe it is a fair sale price for the Easement.
- 7. In addition to the lump-sum payment of \$17,500.00, the buyer has offered to pay the Debtors \$146.15 per year for the next 65 years.
- 8. The buyers have agreed to pay the closing costs.
- 9. Because Port Washington State Bank has a first mortgage lien on the Property, the proceeds from the sale (\$17,500.00) will be paid jointly to the Debtors and Port

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Fax: (414) 543-0786

Washington State Bank. In exchange for Port Washington State Bank's consent to the Easement, the proceeds will be applied to reduce the arrearage on Debtors' mortgage.

- 10. The original Chapter 13 Plan specified that the proceeds from the granting of the Easement would be paid to the Chapter 13 Trustee. Debtors will modify their Plan to specify that the proceeds will be paid directly to Port Washington State Bank instead, as well as to account for the consequent reduction in the amount of mortgage arrears owed.
- 11. Debtors will apply the annual payments of \$146.15 to assist with paying their Chapter 13 plan payments and will amend their budget as necessary to disclose this additional income.
- 12. Debtors assert that the sale will enable them to successfully complete their Chapter 13 plan.

WHEREFORE, the Debtors respectfully request that the Court enter an Order granting the Debtors permission to grant the Easement, and for such other relief as is just and appropriate.

Dated this 1<sup>st</sup> day of May, 2014.

Respectfully Submitted,

William Thomas Croke

## UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF WISCONSIN

In re: James W. Ignatius and Carol A. Ignatius,

Case No. 14-24185

Judge: SVK

Debtors.

Chapter 13

#### NOTICE OF MOTION FOR PERMISSION TO SELL PROPERTY

Lombardo Law Office, Attorneys for the Debtor(s), have filed papers with the Court to request permission for the Debtor(s) to sell property of the bankruptcy estate, specifically an easement on the real estate located at 1000 N. 115th St., Wauwatosa, WI.

Your rights may be affected. You should read these papers carefully and discuss them with your attorney, if you have one in this bankruptcy case. If you do not have an attorney, you may wish to consult one.

If you do not want the Court to grant the motion for permission to sell property, or if you want the Court to consider your views on the motion, then, on or before 21 days from the date of this notice, you or your attorney must:

1. File a written response and request for a hearing with:

Clerk, U.S. Bankruptcy Court 517 E. Wisconsin Ave., Rm. 126 Milwaukee, WI 53202

- 2. If you mail your request or response to the court for filing, you must mail it early enough so the court will receive it on or before 21 days of the date of this notice.
- 3. You must also mail a copy to the parties listed below:

Mary B. Grossman Chapter 13 Trustee PO Box 510920 Milwaukee, WI 53203

United States Trustee Eastern District of Wisconsin 517 East Wisconsin Avenue, Room 430 Milwaukee, WI 53202

Lombardo Law Office 10919 West Bluemound Road, Suite 200 Milwaukee, WI 53226

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If you do not take these steps, the court may decide that you do not oppose the relief sought in the motion and may enter an order granting that relief.

Respectfully Submitted,

By: William Thomas Croke

Dated: 5-14

## UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF WISCONSIN

In re: James W. Ignatius and Carol A. Ignatius,

Debtors.

Case No. 14-24185 Judge: SVK Chapter 13

### CERTIFICATE OF SERVICE

The undersigned, Cathy Czopp of Lombardo Law Office, does hereby certify that a copy of this Certificate of Service and a copy of the attached Notice and Request to Modify Chapter 13 Plan were mailed First Class to the persons and entities listed below, at their respective addresses, postage prepaid, by depositing them in the U.S. Mail at Wauwatosa, WI on April 30, 2014:

James & Carol Ignatius, 1000 N. 115th St., Wauwatosa, WI 53226

#### SEE ATTACHED MAILING MATRIX

However, copies have not been mailed to addresses which the Court designated as having been superseded by a preferred address on file, or which the Court designated as undeliverable or duplicate addresses, as indicated in the mailing matrix.

In addition, copies have not been mailed to Lombardo Law Office, attorneys for the Debtors, or to the following parties, to whom service was made by ECF Notice of Electronic Filing:

Mary B. Grossman, Chapter 13 Trustee Office of the United States Trustee

Dated this 1<sup>st</sup> day of May, 2014.

Gabriella Michalec

Label Matrix for local noticing 0757-2 Case 14-24185-svk Eastern District of Wisconsin Milwaukee Thu May 1 15:44:09 CDT 2014 Alliance Collection Agency 3916 South Business Park Avenue Marshfield, WI 54449-9029

P. O. Box 176 Port Washington, WI 53074-0176

Aurora Advanced Healthcare

Milwaukee, WI 53209-8700

PO Box 091700

Port Washington State Bank

AMO Recovery 7001 Peachtree Suite 320 Norcross, GA 30092

Aurora Health Care

P.O. Box 091700

CB Accounts 124 SW Adams Street Peoria, IL 61602-2321

CBE Group 131 Tower Park Suite 100 PO Box 2635 Waterloo, IA 50704-2635

CBE Group\*
1309 Technology Pkwy
Cedar Falls, IA 50613-6976

Milwaukee, WI 53209-8700

Capital One PO Box 71087 Charlotte, NC 28272-1087 Capital One Bankruptcy Department PO Box 6492 Carol Stream, IL 60197-6492 City of Wauwatosa 7725 West North Avenue Milwaukee, WI 53213-1777

First Premier Bank PO Box 5529 Sioux Falls, SD 57117-5529 IRS - Milwaukee Office 211 West Wisconsin Avenue M/S 5301 MIL Milwaukee, WI 53203-2303 Internal Revenue Service Centralized Insolvency Operation PO Box 7346 Philadelphia, PA 19101-7346

Milwaukee County Treasurer PO Box 78688 Milwaukee, WI 53278-0688 Milwaukee Neurological Institute 2350 W Villard Avenue # 105 Milwaukee, WI 53209-5086 Milwaukee Neurological Institute ATTN BILLING DEPT 960 N. 12th St Suite 1800 Milwaukee, WI 53233-1306

Office of the U. S. Trustee 517 East Wisconsin Ave. Room 430 Milwaukee, WI 53202-4510 Pinelawn Memorial Park 10700 W Capitol Drive Milwaukee, WI 53222-1203 Port Washington State Bank 206 N Franklin St. Port Washington, WI 53074-1903

Professional Placement Services 316 North Milwaukee Street, Ste 410 Milwaukee, WI 53202-5888 RJM Acquisitions 575 Underhill Boulevard Suite 224 Syosset, NY 11791-4437 Smart Choice MRI ATTN BILLING DEPT 1621 Miller Park Way Milwaukee, WI 53214-3605

Smart Choice MRI P.O. Box 870 Menomonee Falls, WI 53052-0870 State Collection Service PO Box 6250 Madison, WI 53716-0250 We Energies PO Box 2046 Milwaukee, WI 53201-2046

Wheaton Franciscan Healthcare SDS 12-3088 P.O. Box 86 Minneapolis, MN 55486-0086 Wisconsin Department of Revenue Special Procedures Unit PO Box 8901 Madison, WI 53708-8901

Wisconsin Heart Hospital PO Box 68-4081 Milwaukee, WI 53268-4081 Adam I Lombardo Lombardo Law Office 10919 West Bluemound Road Suite 200 Milwaukee, WI 53226-4260 Carol A Ignatius 1000 N. 115th Street Wauwatosa, WI 53226-3403 James W Ignatius 1000 N. 115th Street Wauwatosa, WI 53226-3403

Mary B. Grossman Chapter 13 Trustee P.O. Box 510920 Milwaukee, WI 53203-0161

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(u) ATI Physical Therapy NEED ADDRESS

(d)Port Washington State Bank PO Box 176 Port Washington, WI 53074-0176 End of Label Matrix
Mailable recipients 33
Bypassed recipients 2
Total 35